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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/800,461

03/07/2001

Lydia Breck

03292.101070

3738

66569 7590 10/16/2008

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EXAMINER

WINTER, JOHN M

ART UNIT

PAPER NUMBER

3685

MAIL DATE

DELIVERY MODE

10/16/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

Acknowledgements

1. The Applicants amendment filed on July 2, 2008 is hereby acknowledged, Claims 22, 24, 25, 31, and 56- 72 remain pending .

Response to Arguments

2. The Applicants arguments filed on January 14, 2008 have been fully considered.

The Examiner states that the Armes reference has been withdrawn. Upon further consideration of the prior art record the Examiner finds that the amended features of "processing the settlement information in an accounts receivable system, wherein the processing includes identifying the primary account that is associated with the secondary transaction number, replacing the secondary transaction number with the primary account number, and generating a billing statement that includes at least the primary account number" is disclosed by the walker reference. See following rejection .

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 22, 24, 25, 31, and 56- 72 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker (US Patent 6,163,771) in view of Flitcroft et al. (US Patent Application Publication 2003/0028481) and further in view of Pitroda (US Patent Application Publication 2003/0115126).

3. As per claim 22,

Walker ('771) discloses a computer-implemented method for facilitating a transaction, comprising the steps of:

identifying, via a host computer, a primary account;(Column 6, lines 54-59)
generating, via the host computer, a secondary transaction number that is configured to facilitate a transaction;(Column 6, lines 29-38 [.. generates a single use credit card number])

associating, via the host computer, the secondary transaction number with the primary account;(Column 6, lines 46-49 [..maps the single use credit card number onto a conventional credit card account])

issuing the secondary transaction number to a first party to facilitate the transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction with the second party;(Column 6, lines 30-38 [.. generates a single use credit card number])

processing the settlement information in an accounts receivable system, wherein the processing includes identifying the primary account that is associated with the secondary transaction number, replacing the secondary transaction number with the primary account

number,(column 6, lines 39-53) and generating a billing statement that includes at least the primary account number (Figure 14).

Walker ('771) does not explicitly disclose determining whether conditions-of-use parameters associated with the secondary transaction number are satisfied, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number;returning, via the host computer, an approval code to the second party, when the conditions-of-use parameters associated with the secondary transaction number are satisfied.

. Flitcroft et al (481) discloses determining whether conditions-of-use parameters associated with the secondary transaction number are satisfied, the conditions-of-use parameters defining at least a predetermined restriction on use of the secondary transaction number;returning, via the host computer, an approval code to the second party, when the conditions-of-use parameters associated with the secondary transaction number are satisfied.(Figure 3, 7 and15) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Walker et al. method with the Flitcroft et al (481) method in order to promote secure online commerce.

Walker ('771) does not explicitly disclose receiving transaction information from the second party for authorization; forwarding, via the host computer, the transaction information to a card authorization system for authorization processing; processing the transaction information with the card authorization system, wherein the card authorization system determines whether the transaction information includes the secondary transaction number and, when the secondary transaction number is included in

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the transaction information, interfaces with a secondary transaction number system to determine whether authorization is appropriate, wherein authorization determination includes: retrieving account information associated with the secondary transaction number.

Pitroda ('526) discloses receiving transaction information from the second party for authorization; forwarding, via the host computer, the transaction information to a card authorization system for authorization processing; processing the transaction information with the card authorization system, wherein the card authorization system determines whether the transaction information includes the secondary transaction number and, when the secondary transaction number is included in the transaction information, interfaces with a secondary transaction number system to determine whether authorization is appropriate, wherein authorization determination includes: retrieving account information associated with the secondary transaction number.(Paragraph 98) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Walker et al. method with the Pitroda method in order to promote secure online commerce.

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4. Claims 24, 25, 31, 32, 56 and 57-72 are not patentably distinct from claim 1 and are rejected for at least the same reasons.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN M. WINTER whose telephone number is (571)272-6713. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt can be reached on (571) 272-6709. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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JMW
/Calvin L Hewitt II/
Supervisory Patent Examiner, Art Unit 3685